

Spousal Consent for Loan Security

Must be completed for each Loan Application

Overnight Mail Address:
Retirement Plan Service Center
Hartford Life Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089

Mail Address:
Retirement Plan Service Center
Hartford Life Insurance Company
PO Box 1583
Hartford, CT 06144-1583



Group Number: 150014	Plan Name: 401(a) Incentive Retirement Plan
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This notice will certify that, as Spouse of the Participant named below:

1. I have received from the Plan Loan Administrator a full and written explanation of the terms and conditions of a Qualified Joint and Survivor Annuity benefit to which I may be entitled under this Plan;
2. I understand that a portion of my spouse's Account balance will be applied as collateral for a loan to be issued to my spouse;
3. I understand that in the event of a default (failure to make repayment) the benefit that I would have been entitled to receive upon the death of my spouse will be reduced;
4. I understand that such assets may not be applied as loan collateral without my consent;
5. I understand that my consent is irrevocable.

I, _____, spouse of the Participant, consent to the making of the loan and execution of the Loan Application & Agreement. I further consent to the reduction of the Participant's account in the event of a default of the loan as described in the Loan Application & Agreement and as described in the Plan.

Spouse's SignatureDate

Participant's Signature

Date

CERTIFICATION OF MARITAL STATUS IF UNMARRIED

I hereby certify that I am not married and that spousal consent is not required on my behalf. I understand the Retirement Equity Act (REA) requires that spousal consent be provided if I am married and hereby swear that such requirements are not applicable to me.

Participant Signature

Date